

FORM B1 UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA READING DIVISION		Voluntary Petition															
Name of Debtor (if individual, enter Last, First Middle): HOFFMAN, JAMES PAUL		Name of Joint Debtor (Spouse) (if individual, enter Last, First Middle): HOFFMAN, SUSAN JEAN															
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): 		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): 															
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): ***-**-2745		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): ***-**-8757															
Street Address of Debtor (No. and Street, City, State and Zip Code): 319 N. CHURCH STREET ALLENTOWN, PA 18102		Street Address of Joint Debtor (No. and Street, City, State and Zip Code): 319 N. CHURCH STREET ALLENTOWN, PA 18102															
County of Residence or of the Principal Place of Business: LEHIGH		County of Residence or of the Principal Place of Business: LEHIGH															
Mailing Address of Debtor (if different from street address): 319 N. CHURCH STREET ALLENTOWN, PA 18102		Mailing Address of Joint Debtor (if different from street address): 319 N. CHURCH STREET ALLENTOWN, PA 18102															
Location of Principal Assets of Business Debtor (if different from street address above): 																	
Information Regarding the Debtor (Check the Applicable Boxes)																	
Venue (Check any applicable box) <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p>																	
Type of Debtor (Check all boxes that apply) <p><input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank</p>		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <p><input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Section 304 - Case ancillary to foreign proceeding</p>															
Nature of Debts (Check one box) <p><input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business</p>		Filing Fee (Check one box) <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3.</p>															
Chapter 11 Small Business (Check all boxes that apply) <p><input type="checkbox"/> Debtor is a small business as defined by 11 U.S.C. Sec. 101.</p> <p><input type="checkbox"/> Debtor is & elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)</p>		THIS SPACE IS FOR COURT USE ONLY															
Statistical/Administrative Information (Estimates only) <p><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors.</p>																	
Estimated Number of Creditors <table style="width: 100%; text-align: center;"> <tr> <td>1-15</td> <td>16-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1000-Over</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>			1-15	16-49	50-99	100-199	200-999	1000-Over	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
1-15	16-49		50-99	100-199	200-999	1000-Over											
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												
Estimated Assets <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>					
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million										
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>										
Estimated Debts <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>					
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million										
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>										

Voluntary Petition (page 2) <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): JAMES PAUL HOFFMAN SUSAN JEAN HOFFMAN
Prior Bankruptcy Case(s) Filed Within Last 6 Years (If more than two, attach additional sheet)		
Location Where Filed:	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case(s) Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:
Signatures		
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.		Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.
X <u>/s/ JAMES PAUL HOFFMAN</u> <u>JAMES PAUL HOFFMAN</u> X <u>/s/ SUSAN JEAN HOFFMAN</u> <u>SUSAN JEAN HOFFMAN</u>		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner named in the foregoing petition that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.
Telephone Number (If not represented by an attorney) _____ Date Signature of Attorney X <u>/s/ Thomas Lightner</u> <u>Thomas Lightner</u> Bar No. 65841 Lightner Law Offices, P.C. 4654 Hamilton Blvd Allentown PA 18103 Phone No. (610) 530-9300 Fax No. (610) 530-9310 Date		X <u>/s/ Thomas Lightner</u> <u>Thomas Lightner</u> Date Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.
Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date		Printed Name of Bankruptcy Petition Preparer _____ Social Security Number _____ Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
X _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date		X _____ Signature of Bankruptcy Petition Preparer _____ Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both (11 U.S.C. § 110; 18 U.S.C. § 156).

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

IN RE: **JAMES PAUL HOFFMAN
SUSAN JEAN HOFFMAN**

CASE NO

CHAPTER **13**

SCHEDULE A (REAL PROPERTY)

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
319 N. CHURCH STREET, ALLENTOWN, PA	TENACY BY THE ENTIRETIES	J	\$37,000.00	\$39,485.34
			\$37,000.00	\$39,485.34

Document Page 4 of 29
**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

IN RE: **JAMES PAUL HOFFMAN
SUSAN JEAN HOFFMAN**

CASE NO

CHAPTER **13****SCHEDULE B (PERSONAL PROPERTY)**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X	PEOPLE FIRST CREDIT UNION 2141 DOWNEY FLAKE LANE ALLENTOWN, PA 18103 CHECKING AND SAVINGS ACCOUNT	J	\$100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.	X	PEOPLE FIRST CREDIT UNION 2141 DOWNEYFLAKE LANE ALLENTOWN, PA 18103 CHECKING AND SAVINGS ACCOUNT	W	\$20.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	MISC HOUSEHOLD GOODS AND FURNISHINGS	J	\$1,000.00
4. Household goods and furnishings including audio, video and computer equipment.	X	CLOTHING	J	\$400.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X	WATCHES, WEDDING AND ENGAGEMENT RING	W	\$200.00
6. Wearing apparel.				
7. Furs and jewelry.				
8. Firearms and sports, photographic, and other hobby equipment.	X			
			Total >	\$1,720.00

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

IN RE: **JAMES PAUL HOFFMAN**
SUSAN JEAN HOFFMAN

CASE NO

CHAPTER **13**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		THROUGH YOUR EMPLOYER - TERM LIFE	W	\$0.00
10. Annuities. Itemize and name each issuer.	X		W	
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		401K PLAN THROUGH FIRST FIDELITY	W	\$1,700.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
			Total >	\$3,420.00

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**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

IN RE: **JAMES PAUL HOFFMAN**
SUSAN JEAN HOFFMAN

CASE NO

CHAPTER **13****SCHEDULE B (PERSONAL PROPERTY)***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2001 PLYMOUTH NEON 45,000 MILES	J	\$10,000.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
Total >				\$13,420.00

**IN RE: JAMES PAUL HOFFMAN
SUSAN JEAN HOFFMAN**

CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 3

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

IN RE: **JAMES PAUL HOFFMAN**
SUSAN JEAN HOFFMAN

CASE NO

CHAPTER **13**

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
PEOPLE FIRST CREDIT UNION 2141 DOWNY FLAKE LANE ALLENTOWN, PA 18103	11 U.S.C. Sec. 522(d)(5)	\$100.00	\$100.00
CHECKING AND SAVINGS ACCOUNT			
PEOPLE FIRST CREDIT UNION 2141 DOWNEYFLAKE LANE ALLENTOWN, PA 18103	11 U.S.C. Sec. 522(d)(5)	\$20.00	\$20.00
CHECKING AND SAVINGS ACCOUNT			
MISC HOUSEHOLD GOODS AND FURNISHINGS	11 U.S.C. Sec. 522(d)(3)	\$1,000.00	\$1,000.00
CLOTHING	11 U.S.C. Sec. 522(d)(3)	\$400.00	\$400.00
WATCHES, WEDDING AND ENGAGEMENT RING	11 U.S.C. Sec. 522(d)(4)	\$200.00	\$200.00
THROUGH YOUR EMPLOYER - TERM LIFE	11 U.S.C. Sec. 522(d)(8)	\$0.00	\$0.00
401K PLAN THROUGH FIRST FIDELITY	42 U.S.C. Sec. 407 11 U.S.C. Sec. 522(d)(5)	\$1,700.00 \$0.00	\$1,700.00
2001 PLYMOUTH NEON 45,000 MILES	11 U.S.C. Sec. 522(d)(2) 11 U.S.C. Sec. 522(d)(5)	\$820.70 \$0.00	\$10,000.00
(2) CATS, (1) DOG	11 U.S.C. Sec. 522(d)(5)	\$0.00	\$0.00
		\$4,240.70	\$13,420.00

IN RE: JAMES PAUL HOFFMAN

Debtor

SUSAN JEAN HOFFMAN

Joint Debtor

CASE NO _____

(If Known)

CHAPTER 13

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

Check this box if debtor has no creditors holding secured claims to report on Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 5836537		DATE INCURRED: 2001 NATURE OF LIEN: AUTO LOAN COLLATERAL: 2001 PLYMOUTH NEON 45,000 MILES REMARKS:		\$9,179.30	
CAPITAL ONE AUTO FINANCE P.O. BOX 93016 LONG BEACH, CA 90809	J	COLLATERAL VALUE: \$10,000.00			
ACCT #: 67380355-0221408		DATE INCURRED: 1985 NATURE OF LIEN: MORTGAGE COLLATERAL: 319 N. CHURCH STREET, ALLENTOWN, PA REMARKS:		\$39,485.34	\$2,485.34
CITI FINANCIAL P.O. BOX 266 ALLENTOWN, PA 18105	J	COLLATERAL VALUE: \$37,000.00			
No _____ continuation sheets attached		Total for this Page (Subtotal) >		\$48,664.64	\$2,485.34
		Running Total >		\$48,664.64	\$2,485.34

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**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

IN RE: **JAMES PAUL HOFFMAN
SUSAN JEAN HOFFMAN**

CASE NO

CHAPTER 13

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category are listed on the attached sheets)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,925 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).*

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to a maximum of \$4,925 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).*

Deposits by individuals

Claims of individuals up to a maximum of \$2,225 for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).*

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).

Administrative allowances under 11 U.S.C. Sec. 330

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE: JAMES PAUL HOFFMAN

Debtor

SUSAN JEAN HOFFMAN

Joint Debtor

CASE NO

(If Known)

CHAPTER 13

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS) Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: 6035 2610 0057 3299	J	DATE INCURRED: 98-03 CONSIDERATION: Credit Card REMARKS:			\$763.08
AMAZON.COM AMAZON CREDIT P.O. BOX 9029 DES MOINES, IA 50368					
ACCT #: 4024 1120 0209 5526	J	DATE INCURRED: 90-03 CONSIDERATION: CREDIT CARD REMARKS:			\$2,320.86
BANK OF AMERICA 1825 EAST BUCKEYE ROAD PHOENIX, AZ 85034					
ACCT #: 5570 0917 8095 3590	J	DATE INCURRED: 01-03 CONSIDERATION: CREDIT CARD REMARKS:			\$1,020.66
CAPITAL ONE P.O. BOX 85015 RICHMOND, VA 23285-5075					
ACCT #: 5307 0821 9336 9598	J	DATE INCURRED: 01-03 CONSIDERATION: CREDIT CARD REMARKS:			\$683.38
CAPITAL ONE P.O. BOX 85015 RICHMOND, VA 23285-5075					
ACCT #: 5302 8722 2811 8879	J	DATE INCURRED: 01-03 CONSIDERATION: Credit Card REMARKS:			\$488.90
CAPITAL ONE P.O. BOX 85184 1957 WESTMORELAND ROAD RICHMOND, VA 23285-5147					
ACCT #: 4388 6421 6918 4838	J	DATE INCURRED: 01-03 CONSIDERATION: Credit Card REMARKS:			\$799.47
Capital One Bank PO Box 26625 Richmond, VA 23285					
ACCT #: 5178 0521 6918 4922	J	DATE INCURRED: 01-03 CONSIDERATION: Credit Card REMARKS:			\$906.80
Capital One Bank PO Box 26625 Richmond, VA 23285					

3 continuation sheets attached

Total for this Page (Subtotal) >

\$6,983.15

Running Total >

\$6,983.15

IN RE: JAMES PAUL HOFFMAN

Debtor

SUSAN JEAN HOFFMAN

Joint Debtor

CASE NO.

(If Known)

CHAPTER 13

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: 33727827 CINGULAR ONE P.O. BOX 17542 BALTIMORE, MD 21297-1542	J	DATE INCURRED: 2003 CONSIDERATION: CELL PHONE BILL REMARKS:			\$820.79
ACCT #: 0424 1803 9916 0420 CITI CARDS P.O. BOX 8106 S. HACKENSACK, NJ 07606	J	DATE INCURRED: 93-03 CONSIDERATION: CREDIT CARD REMARKS:			\$4,037.66
ACCT #: 67380355-030193 Citifinancial 629 North 13th Street Allentown, PA 18102	J	DATE INCURRED: 99-04 CONSIDERATION: Credit Card REMARKS:			\$7,661.28
ACCT #: COLLECTION COMPANY OF AMERICA P.O. BOX 329 NORWELL, MA 02061-0329	J	DATE INCURRED: CONSIDERATION: Collecting for -CINGULAR REMARKS:			Notice Only
ACCT #: 631815871 CREDIT FIRST NATIONAL ASSOCIATION P.O. BOX 81344 CLEVELAND, OH 44188	H	DATE INCURRED: CONSIDERATION: Collecting for FIRESTONE REMARKS:			\$157.03
ACCT #: 505440013 FIRESTONE P.O. BOX 81344 CLEVELAND, OH 44188 0344	W	DATE INCURRED: 2003 CONSIDERATION: CREDIT CARD REMARKS:			\$304.45
ACCT #: 37245621031 FORD MOTOR CREDIT P.O. BOX 542000 OMAHA, NE 68154	J	DATE INCURRED: 2000 CONSIDERATION: REPOSSESSED CAR REMARKS:			\$2,366.38

Total for this Page (Subtotal) >

\$15,347.59

Running Total >

\$22,330.74

IN RE: JAMES PAUL HOFFMAN

Debtor

SUSAN JEAN HOFFMAN

Joint Debtor

CASE NO.

(If Known)

CHAPTER 13

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 2

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: 6011 7669 0250 1998 GATEWAY CREDIT CARD P.O. BOX 9025 DES MOINES, IA 50368-9025	J	DATE INCURRED: 2003 CONSIDERATION: CREDIT CARD REMARKS:			\$1,950.72
ACCT #: 6035 2530 0349 8780 GORDON'S P.O. BOX 9025 DES MOINES, IA 50368-9025	H	DATE INCURRED: 01-03 CONSIDERATION: CREDIT CARD REMARKS:			\$939.53
ACCT #: 5407 9150 0276 5185 HOUSEHOLD BANK P.O. BOX 98706 LAS VEGAS, NV 89193	J	DATE INCURRED: 01-03 CONSIDERATION: CREDIT CARD REMARKS:			\$234.06
ACCT #: 5438 5700 0261 1831 HOUSEHOLD CREDIT P.O. BOX 88000 BALTIMORE, MD 21288-0001	J	DATE INCURRED: 00-03 CONSIDERATION: CREDIT CARD REMARKS:			\$835.71
ACCT #: 346 902 755 51 J.C. PENNEY P.O. BOX 960001 ORLANDO, FL 32896-0001	H	DATE INCURRED: 01-03 CONSIDERATION: CREDIT CARD REMARKS:			\$1,000.89
ACCT #: 346 039 449 1 JC PENNEY P.O. BOX 960001 ORLANDO, FL 32896-0001	W	DATE INCURRED: 2003 CONSIDERATION: Credit Card REMARKS:			\$505.91
ACCT #: 108460-00 ORTHOPEIC ASSOCIATION OF ALLENTOWN 1243 S. CEDAR CREST BLVD ALLENtown, PA 18103	W	DATE INCURRED: 2002 CONSIDERATION: MEDICAL BILLS REMARKS:			\$250.00

Total for this Page (Subtotal) >

\$5,716.82

Running Total >

\$28,047.56

IN RE: JAMES PAUL HOFFMAN

Debtor

SUSAN JEAN HOFFMAN

Joint Debtor

CASE NO.

(If Known)

CHAPTER 13

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 3

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 4559 5107 0055 7569 PROVIDIAN P.O. BOX 66026 DALLAS, TX 75266-0026	W	DATE INCURRED: CONSIDERATION: CREDIT CARD REMARKS:				\$775.57
ACCT #: RISK MANAGEMENT ALTERNATIVES, INC 7324 SW FREEWAY SUITE 1200 HOUSTON, TX 77074	J	DATE INCURRED: CONSIDERATION: Collecting for -CAPITAL ONE REMARKS:				Notice Only
ACCT #: 03-63631 76304-4 SEARS P.O. BOX 182532 COLOMBUS, OH 43218	W	DATE INCURRED: 99 CONSIDERATION: CREDIT CARD REMARKS:				\$2,340.90

Total for this Page (Subtotal) >

\$3,116.47

Running Total >

\$31,164.03

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION

IN RE: JAMES PAUL HOFFMAN
SUSAN JEAN HOFFMAN

CASE NO

CHAPTER 13

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
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IN RE: **JAMES PAUL HOFFMAN
SUSAN JEAN HOFFMAN**

CASE NO

CHAPTER **13**

SCHEDULE H (CODEBTORS)

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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IN RE: **JAMES PAUL HOFFMAN**
SUSAN JEAN HOFFMAN

CASE NO

CHAPTER **13**

SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital Status	Dependents of Debtor and Spouse (Names, Ages and Relationships)					
	Name	Age	Relationship	Name	Age	Relationship
Married	TRACY L. HOFFMAN	19	DAUGHTER			
Employment		Debtor				Spouse
Occupation			WAREHOSEMAN			
Name of Employer			DSC LOGISTICS			
How Long Employed			3 YEARS 4 MONTHS			
Address of Employer						

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

DEBTOR

SPOUSE

Estimated monthly overtime

\$0.00

\$1,929.60

SUBTOTAL

LESS PAYROLL DEDUCTIONS

\$0.00

\$1,929.60

A. Payroll taxes (includes social security tax if B. is zero)

\$0.00

\$253.47

B. Social Security Tax

\$0.00

\$148.00

C. Insurance

\$0.00

\$0.00

D. Union dues

\$0.00

\$0.00

E. Retirement

\$0.00

\$0.00

F. Other (specify) _____

\$0.00

\$0.00

G. Other (specify) _____

\$0.00

\$0.00

SUBTOTAL OF PAYROLL DEDUCTIONS

\$0.00

\$401.47

TOTAL NET MONTHLY TAKE HOME PAY

\$0.00

\$1,528.13

Regular income from operation of business or profession or farm (attach detailed stmt)

\$0.00

\$0.00

Income from real property

\$0.00

\$0.00

Interest and dividends

\$0.00

\$0.00

Alimony, maintenance or support payments payable to debtor for the debtor's use or

\$0.00

\$0.00

that of the dependents listed above

Social Security or other government assistance (specify)

\$1,064.00

\$0.00

Pension or retirement income

\$278.00

\$0.00

Other monthly income (specify below)

\$2,366.00

\$0.00

1. VA OOMP

\$0.00

\$0.00

2. _____

\$0.00

\$0.00

3. _____

\$0.00

\$0.00

TOTAL MONTHLY INCOME

\$3,708.00

\$1,528.13

TOTAL COMBINED MONTHLY INCOME \$5,236.13

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION

IN RE: **JAMES PAUL HOFFMAN**
SUSAN JEAN HOFFMAN

CASE NO

CHAPTER **13**

SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rental for mobile home)	\$440.00
Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Utilities: Electricity and heating fuel	\$210.00
Water and sewer	\$60.00
Telephone	\$60.00
Other: CELL PHONE	\$40.00
Home maintenance (repairs and upkeep)	\$100.00
Food	\$500.00
Clothing	\$100.00
Laundry and dry cleaning	\$75.00
Medical and dental expenses (not covered by insurance)	\$50.00
Transportation (not including car payments)	\$100.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$100.00
Charitable contributions	\$41.66
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	
Life	
Health	
Auto	\$140.00
Other:	
Taxes (not deducted from wages or included in home mortgage payments)	\$100.00
Specify:	
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan)	
Auto	\$380.00
Other: DAUGHTER'S SCHOOL EXPENSE	\$37.00
Other: HUSBANDS SCHOOL EXPENSE	\$42.00
Other:	
Alimony, maintenance, and support paid to others	
Payments for support of additional dependents not living at debtor's home	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	
Other:	
Other:	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$2,575.66
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]	
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.	
A. Total projected monthly income	\$5,236.13
B. Total projected monthly expenses (including separate spouse budget if applicable)	\$2,575.66
C. Excess income (A minus B)	\$2,660.47
D. Total amount to be paid into plan each	\$0.00
Monthly	(interval)

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
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IN RE: **JAMES PAUL HOFFMAN
SUSAN JEAN HOFFMAN**

CASE NO

CHAPTER **13**

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$37,000.00		
B - Personal Property	Yes	4	\$13,420.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$48,664.64	
E - Creditors Holding Unsecured Priority Claims	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$31,164.03	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1		\$5,236.13	
J - Current Expenditures of Individual Debtor(s)	Yes	1		\$2,575.66	
Total Number of Sheets of ALL Schedules >		16			
Total Assets >			\$50,420.00		
				Total Liabilities >	\$79,828.67

UNITED STATES BANKRUPTCY COURT
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IN RE: JAMES PAUL HOFFMAN
SUSAN JEAN HOFFMAN

CASE NO

CHAPTER 13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature /s/ JAMES PAUL HOFFMAN
JAMES PAUL HOFFMAN

Date _____

Signature /s/ SUSAN JEAN HOFFMAN
SUSAN JEAN HOFFMAN

[If joint case, both spouses must sign.]

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IN RE: **JAMES PAUL HOFFMAN**
SUSAN JEAN HOFFMAN

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
10,917.58	YEAR TO DATE INCOME EARNED FROM EMPLOYMENT-W
28,996.64	2003 INCOME EARNED FROM EMPLOYMENT-W
27,492.21	2002 INCOME EARNED FROM EMPLOYMENT-W

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$7,448.00	YEAR TO DATE INCOME FROM SOCIAL SECURITY FOR HUSBAND
\$12,768.00	2003 TOTAL INCOME RECEIVED FROM SOCIAL SECURITY
\$12,768.00	2002 TOTAL INCOME RECEIVED FROM SOCIAL SECURITY FOR HUSBAND
\$16,562.00	YEAR TO DATE INCOME FROM VA FOR HUSBAND
\$28,392.00	2003 TOTAL INCOME FROM VA FOR HUSBAND
\$28,392.00	2002 TOTAL INCOME RECEIVED FROM VA FOR HUSBAND
7448.00	YEAR TO DATE INCOME FROM RETIREMENT FOR HUSBAND
	2003 TOTAL INCOME FROM RETIREMENT FOR HUSBAND
12768.00	2002 TOTAL INCOME FROM RETIREMENT FOR HUSBAND
12768.00	

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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EASTERN DISTRICT OF PENNSYLVANIA
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IN RE: **JAMES PAUL HOFFMAN**
SUSAN JEAN HOFFMAN

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

4. Suits and administrative proceedings, executions, garnishments and attachments

None

- a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

- b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

- List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
NAME AND ADDRESS OF CREDITOR OR SELLER FORD MOTOR CREDIT P.O. BOX 542000 OMAHA, NE 68154	8/2003	\$500.00
		1998 TOYOTA HYUNDAI ELANTRA

6. Assignments and receiverships

None

- a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

- b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

- List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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IN RE: **JAMES PAUL HOFFMAN**
SUSAN JEAN HOFFMAN

CASE NO

CHAPTER **13****STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 2***8. Losses**

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
2 COMPUTERS	SECOND FLOOR FIRE	LAST 2 YEARS
2 CELL PHONES		
DVD PLAYER		
SCANNER AND BRNER		

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
THOMAS L. LIGHTNER, ESQ 4654 HAMILTON BLVD ALLENTEWON, PA 18103	6/30/04	\$700 FOR ATTORNEYS' FEES

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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IN RE: **JAMES PAUL HOFFMAN
SUSAN JEAN HOFFMAN**

CASE NO

CHAPTER **13****STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 3***13. Setoffs**

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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SUSAN JEAN HOFFMAN

CASE NO

CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.
 Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

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IN RE: **JAMES PAUL HOFFMAN
 SUSAN JEAN HOFFMAN**

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CHAPTER **13****STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 5*

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

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IN RE: **JAMES PAUL HOFFMAN
SUSAN JEAN HOFFMAN**

CASE NO

CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

24. Tax Consolidation Group

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

25. Pension Funds

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

**UNITED STATES BANKRUPTCY COURT
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IN RE: **JAMES PAUL HOFFMAN
SUSAN JEAN HOFFMAN**

CASE NO

CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 7

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto, consisting of 8 sheets, and that they are true and correct.

Date _____

Signature /s/ JAMES PAUL HOFFMAN
of Debtor **JAMES PAUL HOFFMAN**

Date _____

Signature /s/ SUSAN JEAN HOFFMAN
of Joint Debtor **SUSAN JEAN HOFFMAN**
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C.
Sections 152 and 3571*

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IN RE: **JAMES PAUL HOFFMAN**
SUSAN JEAN HOFFMAN
Debtor(s)

CASE NO

CHAPTER 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	<u>\$700.00</u>
Prior to the filing of this statement I have received:	<u>\$700.00</u>
Balance Due:	<u>\$0.00</u>

2. The source of the compensation paid to me was:

Debtor Other (specify)

3. The source of compensation to be paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

/s/ Thomas Lightner

Date

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Bar No. 65841

/s/ JAMES PAUL HOFFMAN

JAMES PAUL HOFFMAN

/s/ SUSAN JEAN HOFFMAN

SUSAN JEAN HOFFMAN